

BROADWAY FEDERAL BANK FSB

	CPP Disbursement Date 11/14/2008	Cert 30306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$332	\$351	5.5%		
Loans	\$258	\$305	18.1%		
Construction & development	\$0	\$0	-8.7%		
Closed-end 1-4 family residential	\$47	\$40	-14.3%		
Home equity	\$0	\$0	-58.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-12.5%		
Commercial & Industrial	\$2	\$0	-87.4%		
Commercial real estate	\$95	\$72	-24.8%		
Unused commitments	\$1	\$1	23.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$15	60.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$2			
Cash & balances due	\$8	\$6	-30.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$298	\$311	4.2%		
Deposits	\$217	\$222	2.5%		
Total other borrowings	\$80	\$86	8.2%		
FHLB advances	\$80	\$86	8.2%		
Equity					
Equity capital at quarter end	\$34	\$40	17.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	11.3%	--		
Tier 1 risk based capital ratio	15.7%	16.4%	--		
Total risk based capital ratio	16.9%	17.7%	--		
Return on equity ¹	4.2%	7.0%	--		
Return on assets ¹	0.4%	0.8%	--		
Net interest margin ¹	3.9%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.5%	95.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	-198.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.1%	1.8%	0.3%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	7.3%	39.1%	0.0%	0.0%	--
Commercial real estate	13.7%	8.9%	0.1%	0.3%	--
Total loans	6.8%	2.9%	0.1%	0.1%	--